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graph TD; S(A) --> S(B); S(B) --> S(C); S(C) --> S(D); S(D) --> S(E);
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The flowchart illustrates the authentication process in five sequential steps:

- S(A)** Customer obtains Certificate from Service Provider (SP)
- S(B)** Customer uses Certificate to validate purchase at terminal (PC, PDA, telephone, POS, wireless)
- S(C)** Certificate information sent to SP via network (Internet, wireless, telephone, LAN, WAN) for authentication. Merchant information already added at terminal
- S(D)** SP sends message to merchant specifying result of authentication/authorization
- S(E)** Merchant releases product/service to customer

Fig. 1

20
(electronic chip)

10 (smart card)

15
(optical
memory)

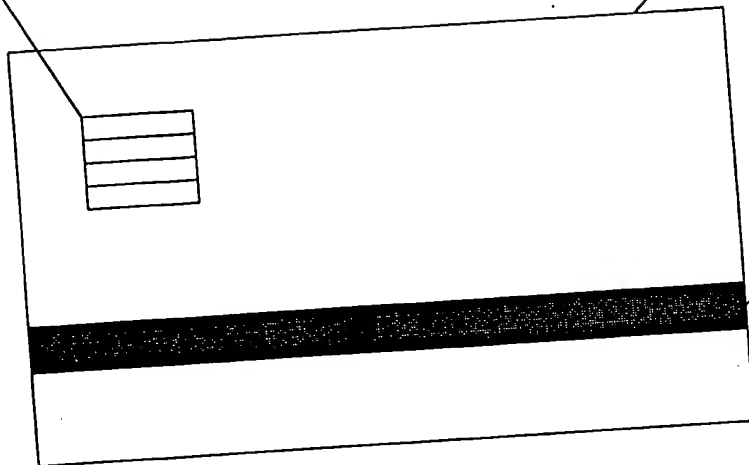


Fig. 2a

17
(magnetic
memory)

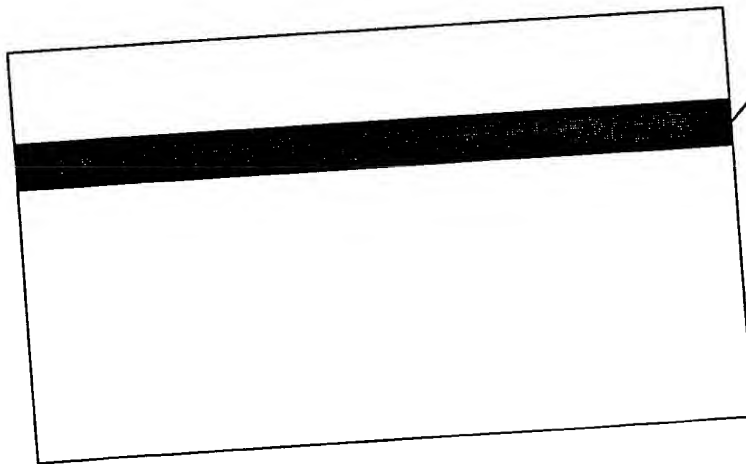


Fig. 2b

00588902-050900

006090" 20688560

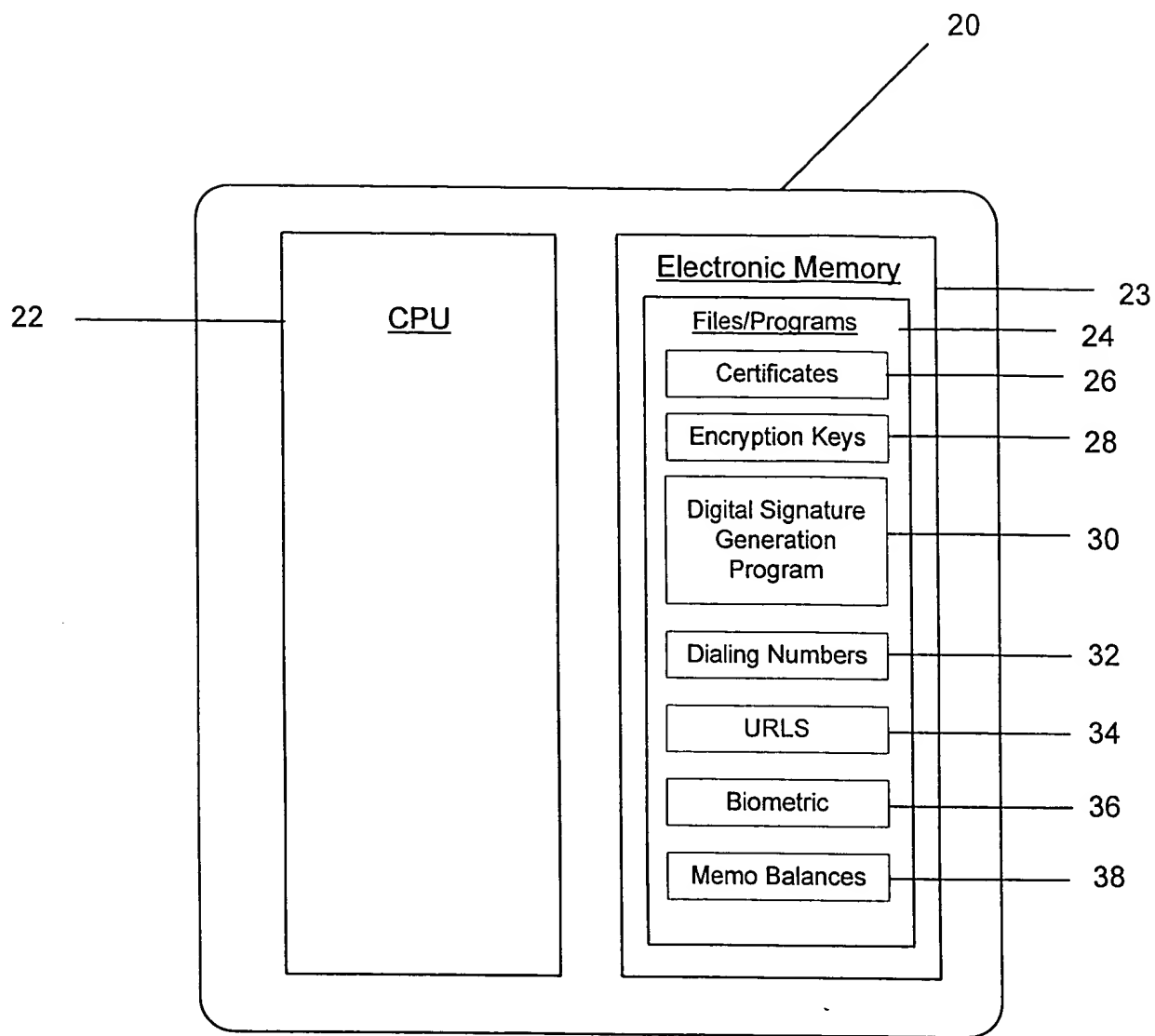


Fig. 3

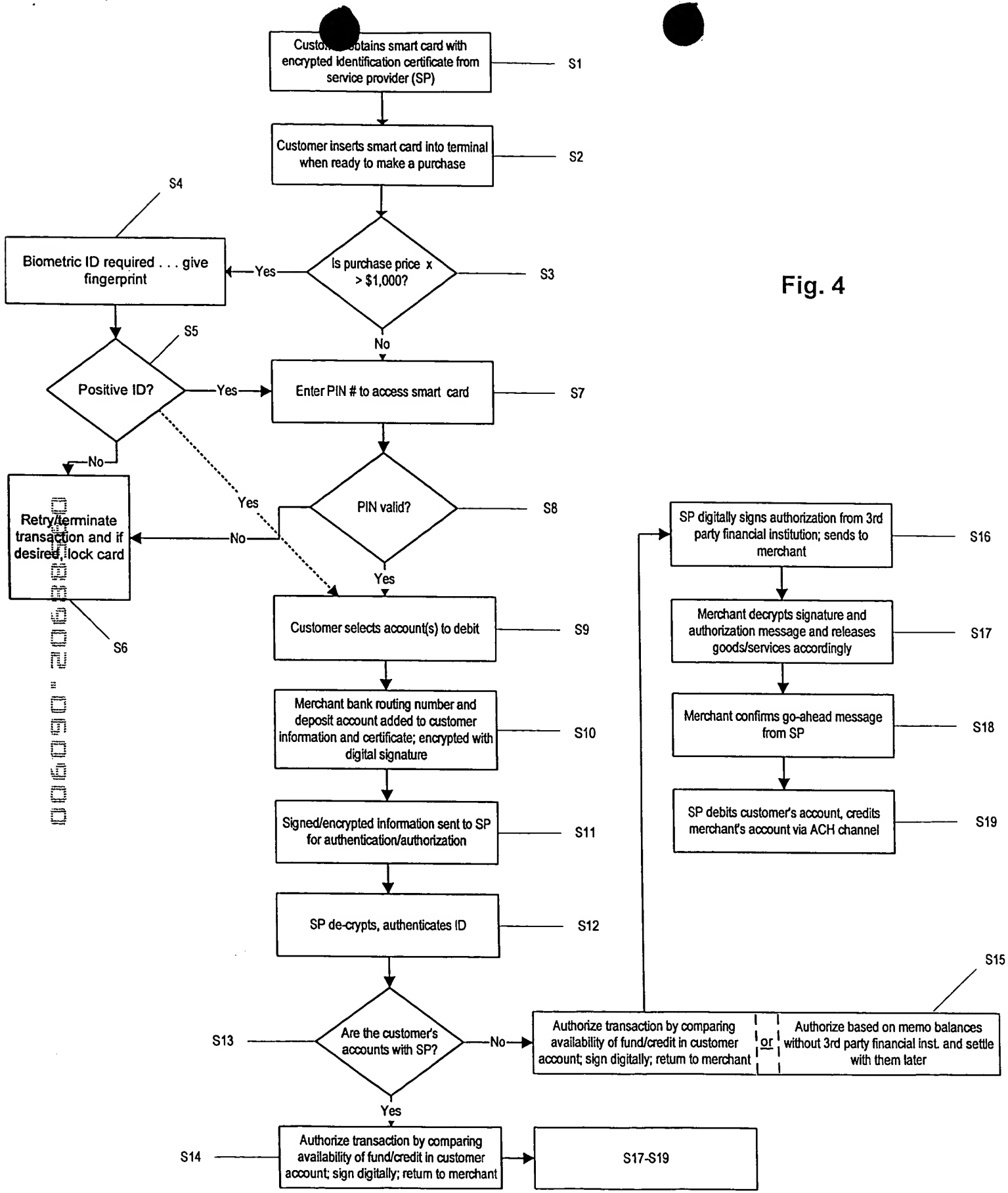


Fig. 4

The diagram illustrates a network architecture for a payment system. It includes the following components and connections:

- Merchant/Customer Terminal (54)**: A box at the top left.
- Merchant Server (66)**: A box at the top right.
- Service Provider (server) (58)**: A box in the middle left.
- Merchant's Financial Institute (server) (70)**: A box in the middle right.
- 3rd Party Financial Institution (server) (62)**: A box at the bottom.

The connections are as follows:

- A bidirectional arrow (56) connects the **Merchant/Customer Terminal (54)** and the **Service Provider (server) (58)**.
- A bidirectional arrow (64) connects the **Merchant Server (66)** and the **Service Provider (server) (58)**.
- A unidirectional arrow (67) points from the **Merchant Server (66)** to the **Merchant/Customer Terminal (54)**.
- A unidirectional arrow (68) points from the **Service Provider (server) (58)** to the **Merchant's Financial Institute (server) (70)**.
- A dashed bidirectional arrow (60) connects the **Service Provider (server) (58)** and the **3rd Party Financial Institution (server) (62)**.

Fig. 5

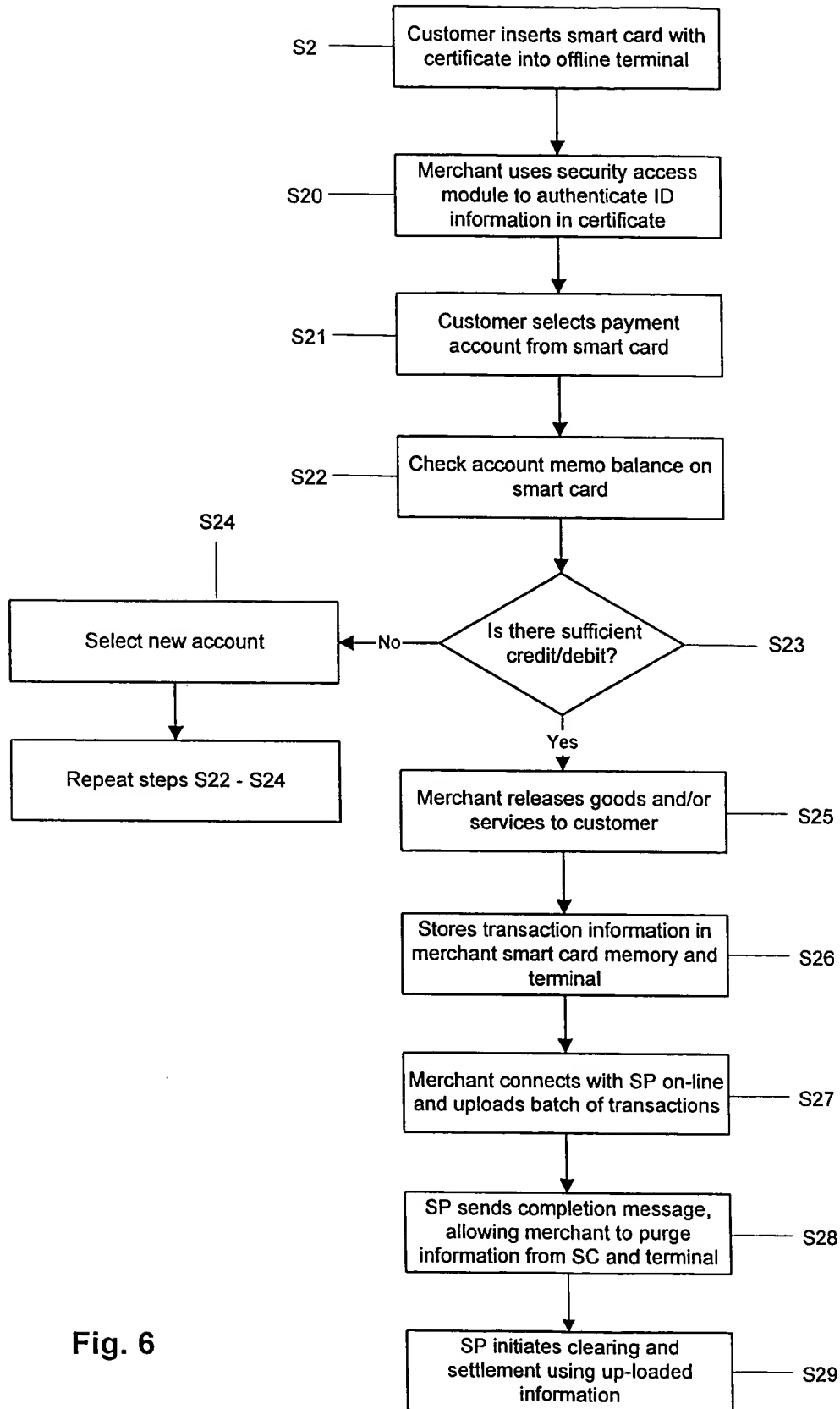


Fig. 6

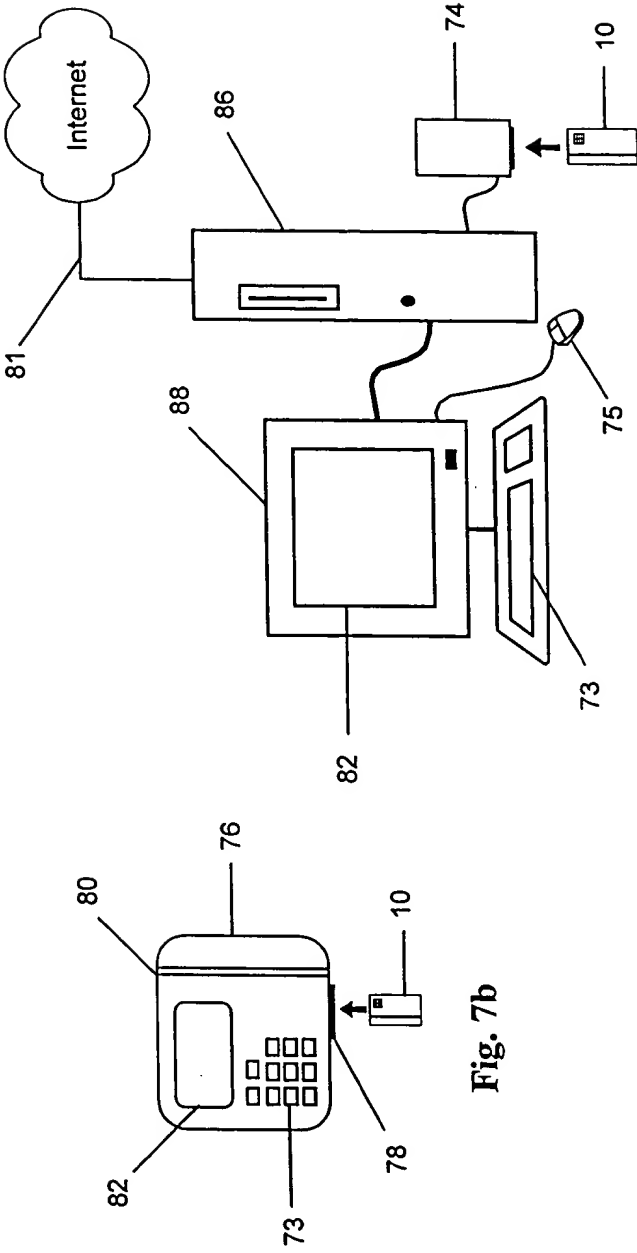


Fig. 7a

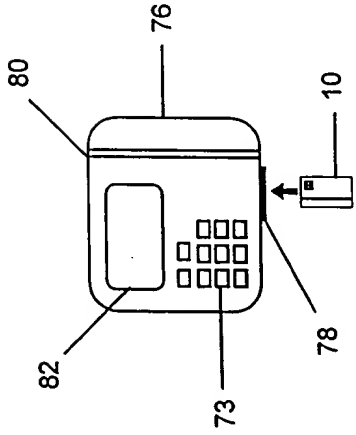


Fig. 7b

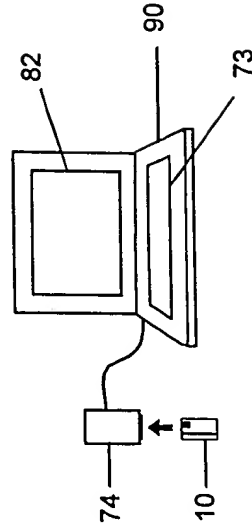


Fig. 7c

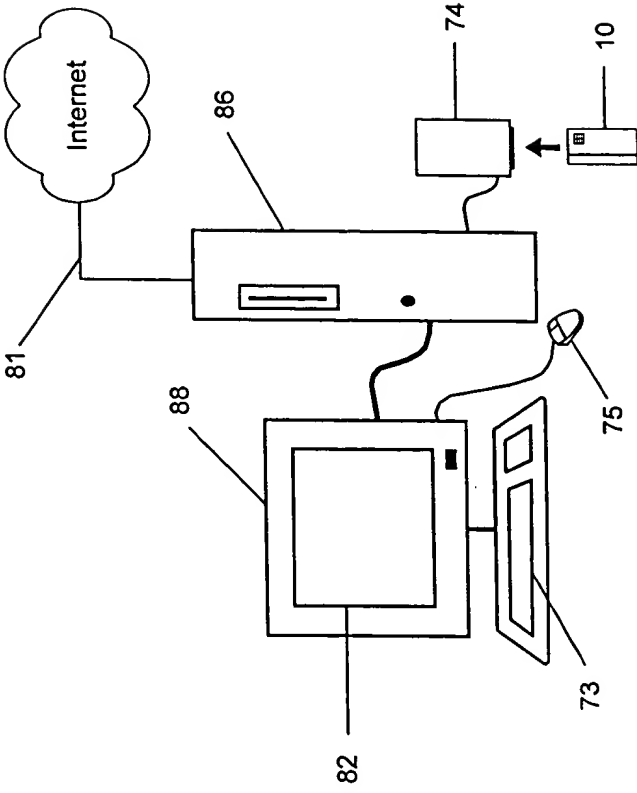


Fig. 7d